

# Exhibit A

## CONSUMER CREDIT TRANSACTION

BUFFALO CITY COURT  
COUNTY OF ERIE  
STATE OF NEW YORK

607295

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CENTURION CAPITAL CORPORATION

ASSIGNEE OF PROVIDIAN FINANCIAL  
700 KING FARM BLVD  
SUITE 507  
ROCKVILLE MD 20850

SUMMONS

Plaintiff

-against-

CHRISTOPHER MCCROBIE  
16 SUMMIT ST  
LANCASTER NY 14086

Defendant(s)

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TO THE ABOVE NAMED DEFENDANT(S):

YOU ARE HEREBY SUMMONED and required to appear in the City Court located at  
50 DELAWARE AVE

BUFFALO NY 142020000, in the City of BUFFALO, County of  
ERIE, and State of New York, by serving an answer\* to the annexed  
complaint upon Plaintiff's attorney at the address stated below, or if there is no  
attorney, upon the Plaintiff at address stated above, within the time provided by law  
as noted below; upon your failure to so answer, judgment will be taken against you  
for the relief demanded in the complaint, together with the costs this action.

Venue is based on the residence of the parties.

Dated: 08/02/06

By: 

Allen D. Friedman / Patricia A. Blair / Maria J. Reed  
Christa L. Muratore / Sandra H. Chung  
Wolpoff & Abramson, L.L.P.  
Attorneys in the Practice of Debt Collection  
Attorneys for Plaintiff  
300 Canal View Blvd., 3rd Fl., Rochester, NY 14623  
Telephone: 1-866-241-1458 Court Inq: 1-585-413-4020

NOTE: The law provides that:

1. If this summons is served by its delivery to you personally within the County  
of ERIE, you must answer within 10 days after such service; or

2. If this summons is served by delivery to any person other than you personally,  
or is served outside the County of ERIE, or by publication, or by any  
means other than personal delivery to you within the County of ERIE, you  
are allowed 30 days after service is complete within which to answer.

\*You need not physically go to the court to serve an answer.

BUFFALO CITY COURT  
COUNTY OF ERIE  
STATE OF NEW YORK

CENTURION CAPITAL CORPORATION

ASSIGNEE OF PROVIDIAN FINANCIAL  
700 KING FARM BLVD  
SUITE 507  
ROCKVILLE MD 20850

COMPLAINT

Plaintiff

-against-

CHRISTOPHER MCCROBIE  
16 SUMMIT ST  
LANCASTER NY 14086

Defendant(s)

The Plaintiff for a complaint against Defendant(s) alleges upon information and belief:

1. That at all times relevant to this action, the Plaintiff was and still is A MARYLAND CORPORATION, having an office and place for the regular transaction of business at the address set forth above.

2. Upon information and belief, at the time of the commencement of this action the Defendant(s) resided at the address in the caption of this action in the County of ERIE and State of New York.

AS AND FOR A FIRST CAUSE OF ACTION:

3. That the Defendant(s) entered into a Credit Card Agreement, account number 4559909723108717 with wherein credit was extended to Defendant(s) and Defendant(s) agreed to repay any monies advanced.

4. During the past six years, pursuant to said agreement, Defendant(s) or persons authorized by the Defendant(s) incurred indebtedness through the use of one or more credit cards issued in the name of Defendant(s) under said agreement.

5. Plaintiff has purchased said account for value and is now the owner thereof.

6. That Defendant(s) has defaulted in Defendant's obligation under said agreement and there is now justly due and owing to the Plaintiff from the Defendant(s) as a result of said default the sum of \$ 780.12.

AS AND FOR A SECOND CAUSE OF ACTION:

7. That prior to the commencement of this action Plaintiff and/or its predecessor on numerous occasions and on a monthly basis rendered statements of said claim to the Defendant(s) which the Defendant(s) accepted and retained without objection.

WHEREFORE, Plaintiff demands judgment against the Defendant(s) for the sum of \$ 780.12 with interest from JUDGMENT together with the costs and disbursements of this action.

Dated: 08/02/06

SUBV. TO

By: 

CILLA CORP.

Allen D. Friedman / Patricia A. Blair / Maria J. Reed  
Christa L. Muratore / Sandra H. Chung  
Wolpoff & Abramson, L.L.P.  
Attorneys in the Practice of Debt Collection  
Attorneys for Plaintiff  
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VERIFICATION

STATE OF MARYLAND )  
COUNTY OF MONTGOMERY ) SS.:

Beverly Berry, being duly sworn, deposes and says:

I am the ASSISTANT VICE PRESIDENT of the plaintiff herein, CENTURION CAPITAL CORPORATION, I have read the foregoing complaint and know the contents thereof; the same is true to my knowledge, except as to the matters therein states to be alleged upon information and belief and as to those matters I believe it to be true. The books and records maintained by plaintiff are the source of deponent's information and belief.

Beverly Berry

Sworn to before me this

3 day of Aug, 2006.

Peony Charles  
Notary Public



Peony Charles  
Notary Public-Maryland  
Prince Georges County  
My Comm. Exp. Aug. 18, 2009

2008 AUG 10 11:31 AM

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